

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MASSACHUSETTS**

In re:

Rhona P. Julien

SSN: xxx-xx-7736

Debtor

Chapter 13

Case No.10-22026-WCH

**TRUSTEE'S OBJECTION TO DEBTORS' EXEMPTIONS**

Now comes Carolyn A. Bankowski, Standing Chapter 13 Trustee ("Trustee"), respectfully objects to the Debtors' claimed federal exemption pursuant to 11 U.S.C. §522(d)(5) and for reasons says as follows:

1. The Debtors filed a Chapter 13 petition on November 2, 2010. On December 22, 2010 the Debtor appeared for a meeting of creditors and was sworn.
2. According to Schedule C of the Debtors' schedules the Debtor has elected the Federal exemptions. The Debtor has exceeded the maximum exemption allowed under §522 (d)(5). The Debtor has claimed exemptions totaling \$3,321.68 under 11 U.S.C. sec. (d)(5). However, the Debtor has claimed an exemption in the amount of \$21,625.00 under (d) (1) with respect to the Debtor's residence. Therefore, the maximum exemption the Debtor may claim under (d) (5) is \$1,150.00, and the Debtor has overclaimed the (d) (5) exemptions by \$2,171.65.

WHEREFORE, the Trustee requests that the Court sustain her objection to the Debtor's claimed exemption and for such other relief as is proper.

Dated: December 28, 2010

Respectfully submitted,

Carolyn A. Bankowski

Standing Chapter 13 Trustee

/s/ Carolyn A. Bankowski

Carolyn A. Bankowski BBO# 631056

Patricia A. Remer BBO# 639594

Office of the Chapter 13 Trustee

P.O. Box 8250

Boston, MA 02114

(617) 723-1313

13trustee@ch13boston.com

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**Certificate of Service**

The undersigned hereby certifies that on the date below, a copy of the Trustee's Objection to Debtor's Exemptions was served via first class mail, postage prepaid on the debtor and debtor's counsel at the addresses set forth below.

Date: December 28, 2010

/s/ Carolyn A. Bankowski

Carolyn A. Bankowski

Rhona P. Julien  
568 Eliot Street  
Milton, MA 02186

Mark W. Miller , Esq.  
The Law Office of Mark W. Miller  
11 Beacon Street #1100  
Boston, MA 02108